

Do you have chronic or serious medical conditions that keep you from getting health insurance?



ACCESS TN IS GOOD NEWS FOR YOU!

AccessTN is comprehensive health insurance for uninsurable adults. Choose the coverage that fits your needs. Household income does not affect eligibility and asset tests are not required for application.

Disease management and coordination of medical services can help with your health needs.

No one will be turned away because of their health status or medical conditions.

COVER+TENNESSEE

programs:

COVER TN
COVER+TENNESSEE

COVER Kids
COVER+TENNESSEE

COVER Rx
COVER+TENNESSEE

ACCESS TN
COVER+TENNESSEE

Cover Tennessee offers health insurance to uninsured individuals in Tennessee through three insurance programs and a pharmacy assistance program. CoverTN is an affordable and portable basic health insurance initiative for uninsured small businesses, individuals, the self-employed and the recently unemployed. Comprehensive insurance for children is provided through CoverKids, and chronically ill adults are eligible for AccessTN. CoverRx is a statewide pharmacy assistance program designed to assist those who have no pharmacy coverage but have a need for medication.

1-866-CoverTN • www.CoverTN.gov



317355
1/15/09

ACCESS TN
COVER+TENNESSEE



Affordable health care coverage for the chronically-ill and uninsurable

1-866-636-0080
WWW.COVERTN.GOV



Benefits

- ★ Comprehensive health insurance
- ★ 3 plans to choose from with \$1,000, \$3,000 and \$5,000 deductibles
- ★ 50% medical benefit for pre-existing conditions for 6 months before full benefit begins
- ★ Annual maximum benefit of \$200,000 for Plan One and Plan Three
- ★ Full pharmacy benefit from day one of coverage for Plan One and Plan Three; Plan Two must meet deductible before pharmacy is covered



Cost to participate

- ★ Monthly premiums based on commercial rates
- ★ Premium assistance available based on family income, subject to funding

Eligibility

- ★ No income limits, no asset test
- ★ Tennessee resident for 6 months
- ★ U.S. citizen or qualified legal alien
- ★ Age 19 or older
- ★ Uninsurable because of health status
- ★ No access to employer insurance, except CoverTN
- ★ No health insurance for previous 3 months (some exceptions apply)
- ★ Special rules apply to those finishing COBRA, TennCare or CoverKids policies

Three different ways to show you are uninsurable

- ★ Doctor’s letter stating you have one of more than 50 specified medical conditions
- ★ Denial of health insurance by two insurers
- ★ Medical underwriting by AccessTN

VISIT WWW.COVERTN.GOV FOR APPLICATIONS AND MORE INFORMATION OR CALL 1-866-636-0080.

AccessTN Monthly Premiums

AccessTN offers three plan options with varying annual deductibles. Those members receiving premium assistance must enroll in Plan One, while Plan Two allows the use of a health savings account to fund the deductible. Monthly premiums are based on an individual's age, weight and tobacco use. Members who enroll through portability may pay a higher monthly premium than listed below. Complete information is available at www.CoverTN.gov.

PLAN ONE - \$1,000 deductible				
	Target Weight or Below		Above Target Weight	
Age	Non-Tobacco User	Tobacco User	Non-Tobacco User	Tobacco User
< 30	\$410	\$472	\$456	\$524
30-39	\$477	\$548	\$530	\$608
40-49	\$579	\$666	\$643	\$740
50-59	\$688	\$792	\$765	\$880
60-64	\$812	\$934	\$902	\$1,038
65+	\$958	\$1,102	\$1,065	\$1,225

Note: Those who need help paying their premiums may sign up for the premium assistance waiting list. As funds become available, qualifying applicants may receive assistance with up to 60 percent of the monthly premium. More information is available at www.CoverTN.gov.

PLAN TWO - \$3,000 deductible (health savings account eligible)				
	Target Weight or Below		Above Target Weight	
Age	Non-Tobacco User	Tobacco User	Non-Tobacco User	Tobacco User
< 30	\$318	\$366	\$353	\$406
30-39	\$369	\$425	\$410	\$472
40-49	\$449	\$516	\$498	\$573
50-59	\$534	\$614	\$593	\$682
60-64	\$630	\$724	\$699	\$804
65+	\$743	\$855	\$826	\$950

PLAN THREE - \$5,000 deductible				
	Target Weight or Below		Above Target Weight	
Age	Non-Tobacco User	Tobacco User	Non-Tobacco User	Tobacco User
< 30	\$284	\$326	\$315	\$362
30-39	\$330	\$379	\$366	\$420
40-49	\$399	\$460	\$444	\$511
50-59	\$475	\$547	\$528	\$607
60-64	\$561	\$645	\$623	\$717
65+	\$662	\$761	\$736	\$847